That the fight was prearranged and planned by the American officers cannot The apparent completeness of he rout and slaughter of the natives, toer with the fact that sufficient troops concentrated in Jolo to do the dangerwork, seems to prove this conclusively.

There are many officers in the War Department who believe that more than 600 natives were killed. This view is taken because many previous fights have shown that the numbers of native dead have always been underestimated.

There has not been such a great killing of natives in recent years In 1903 an engazement in Mindanao with warlike Moros resulted in the death of 400 of the outlaws who refused to bow to the American occupation. Jolo, Mindanao and Samar have been hotbeds for trouble, and this last fight s expected to have very beneficial results. It is generally believed that the natives of Jolo will now be pacified.

Of the army forces fifteen were killed, all enlisted men, and thirty-two enlisted men were wounded.

Capt. Tyree R. Rivers was wounded in the thigh, slight: First Lieut. Gordon Johnston in the shoulder, serious: First Lieut. Ernest H. Agnew wounded in the hand, alight, and First Lieut. Wylie T. Conway in the eve, slight.

Ensign H. D. Cooks of the gunboat Pampanga was seriously wounded in the foot and Coxswain Gilmore was slightly wounded in the elbow. A seaman from the Pampanga was also hit. The Pampanga is a 200 ton gunboat, carrying seven guns.

Mount Dajo is a little more than five miles east of Jolo, the principal town on the Island of Jolo. Zamboang, headquarters of the Department of Mindanao, is sixty-two miles to the northeast of Jolo. The town of Jolo is a walled city and the surrounding country has long been overrun by hostile natives Many engagements between the Americans and the Moros have taken place in the island. The natives have never submitted altogether to American rule, and those who did not wish to antagonize the troops from this country were subjected to all sorts of indignities and atrocities by the element which brought about the recent fight. The despatch to the War Department

*Following condensed from Major-Gen. Leonard Wood.

" 'ZAMBOANGA, March 9. "Troops, naval detachment, constabulary, Col. Joseph W. Duncan commanding, attacked Moros' fortifications in crater on Mount Dajo, near Jolo. Action lasted from afternoon March 6 to morning March 8. 'Mount Dajo, 2,100 feet high, last 500 feet angle 50 degrees, lava ridges, heavy

" 'Artillery lifted by block and tackle 300 " 'Moros depredated from stronghold past

eight months and resisted to the death. About 600 killed. "Major-Gen. Wood, Brig.-Gen. Tasker

H. Bliss present throughout "'Killed: Army, fifteen enlisted. " 'Capt. Tyree R. Rivers, wounded in

thigh; slight. First Lieut. Gordon Johnston, wounded in shoulder; serious. 'First Lieut. Ernest H. Agnew, wounded

in hand; slight. First Lieut. Wylie T. Conway, eye;

"Thirty-two enlisted men wounded "Names enlisted men killed, wounded, reported later.
"Navy: Wounded, Ensign H. D. Cooke,

wounded in foot, serious; Coxswain Gilmore, elbow, slight; one seaman, slight. 'Constabulary: Killed, three enlisted. "'John R. White wounded in thigh;

"Total killed, eighteen; wounded, fifty-

"Troops, naval detachment, constabulary highly commended.' " The despatch is signed by Col. Andrews.

"in the absence of the division commander. The War Department has no idea what troops were engaged in the conflict, and the officials did not know that some of the officers who were wounded were in the vicinity of the action. The news of the engagement was surprising to officials of the Department as there have been no recent

of the surrounding islands. Capt. Tyree R. Rivers, who was slightly wounded, is attached to the Fourth Cavalry, He was born in Mississippi in May, 1862, and was appointed to the Military Academy at West Point in 1876, graduating four years later. He entered the Third Cavalry as a Second Lieutenant in 1879 and reached the grade of Captain in October, 1898.

First Lieut, Ernest H. Agnew was appointed Second Lieutenant in the regular army, after Spanish War service, in February, 1901. He became a First Lieutenant the same month. He was attached to the Sixth Infantry in June, 1902.

First Lieut, Wylie .T. Conway, Sixth Infantry, is a native of Illinois, and entered the army as a private in 1898. He was commissioned Second Lieutenant of the Twenty-eighth Infantry in 1901 and was made a First Lieutenant last May.

Ensign Henry D. Cooke is attached to the Pampanga. He was born in the District of Columbia. He was appointed to the Naval Academy from New York in September, 1899, and was recently made an ensign. His father lives at 166 West Fifty-fifth street. New York. He has been on duty on the Asiatic station since 1903, and only recently relieved Ensign Oscar S. Cooper of the command of the Pampagna. Prior to that time he was the executive officer of that

Col. Joseph W. Duncan of the Sixth Infantry, who was evidently in command of the force which stormed Mount Dajo, was born on June 23, 1853, and entered the army from Missouri on October 16, 1873, when he accepted a commission as Second Lieutenant of the Twenty-first Infantry. In May, 1878, he became First Lieutenant and reached his Captaincy, April 24, 1888. On March 2 1899, he was made a Major of the Thirteenth Infantry, and became Lieutenant-Colonel of that regiment October 16, 1901. On August 9, 1903, he was promoted to the rank

of Colonel and placed in command of the Sixth Infantry. The Sixth Infantry went to the Philippines about a year ago from Fort Leaven orth. The last advices received at the War Department showed that the following troops were at Jolo: Companies I and L. Fourth Cavalry, the Twenty-eighth Battery of field artillery, and Companies I, K, I and M of the Twentieth Infantry, but these last companies are understood to have been relieved in January by a battalion from the Sixth Infantry under the command of Col. Duncan. If the organizations

were up to their normal strength probably A GUARANTEED CURE FOR PILES. Itching Blind, Bleeding or Protruding Piles.

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500 American troops participated in the action.

SAN FRANCISCO, March 9.- Major-Gen. Corbin, recently in command of the Division of the Philippines, left his hotel early this morning, before hearing of the engagement near Jolo. In his absence one of his aides, Capt. J. A. Penn of the Seventh Infantry, who had just returned from the Philippines, expressed himself as

"I am grieved to learn that our casualties were so heavy, but I am pleased to learn that a substantial victory was achieved The fight is simply one of a series that have occurred in the work of pacifying the islands. It is not likely to lead to further engagements in the near future. The Moros on the island of Jolo are not united under any one leader. They are grouped into small bands, each under a petty chief. One village may be destroyed without affecting its neighbors, who seem indifferent to the fate of any except their own people.

"The success of our troops means simply the practical extermination of a dangerous body of outlaws who might have caused more trouble, and this result will deter others inclined to defy the authority of the United States."

GEN. JOHNSTON'S SON WOUNDED. First Lieutenant Is a Princeton Man and an Ex-Rough Rider.

First Lieut. Gordon Johnston of the Sixth United States Infantry, who was severely wounded in the shoulder at Mount Daio. is the only son of the Confederate General R. D. Johnston, and was born in the old home near Birmingham, Ala., 31 years ago. After graduating from the Birmingham High School he came North and entered Princeton University. He was well known as an athlete, playing tackle on the varsity team for two seasons. After graduating in 1896 he became head

coach for the University of North Carolina football team. When the Rough Riders was formed Johnston enlisted as a private He won rapid promotion and was especially commended by President Roosevelt in his story of San Juan Hill. At the close of hostilities Col. Roosevelt used his influence in securing for Johnston a Second Lieutenancy in the Army. Two years ago he married Miss Julia Johnston of Baltimore. They were children together, but were not related. A despatch received by a friend in this city says the wounded man is in a critical condition.

BROOKLYN SENATE DISTRICTS. Effort Being Made to Carve Out Three Safe for Republicans.

Republican and Democratic leaders in Brooklyn are much concerned at present over the makeup of the new Senate districts, as one new Senate district is to be added to Kings county. All kinds of plans have been discussed, but as the Republicans are in control of the State Legislature and as the Senate will decide on the new districts the Republican organization of Kings county is preparing the figures. Several ideas have been conceived by the leaders and Col. Charles Morton has been engaged during the last two weeks making up new Senate district lines so as to keep within the necessary total of population,

which is 141,000 to the Senate district. The plan prepared was carried to Albany on Thursday and handed over to former Lieut.-Gov. Timothy L. Woodruff, who at the Ten Eyck on Thursday evening, had consultation with the Republican leaders from Kings county who were present This is the plan as presented to Mr. Wood-

1. Twenty-sixth, Twenty-ninth, Thirtysecond and Thirty-first wards.
2. Eighth, Tenth, Thirtieth, part of the Twelfth and part of the Twenty-second

wards.
3. First, Second, Third, Fourth, Fifth, Sixth, part of the Eleventh, part of the Twentieth and part of the Twelfth wards.
4. Ninth, part of the Twenty-second, part of the Twentieth, all of the Twenty-fourth and part of the Eleventh wards.
5. Part of the Twenty-eighth and the Twenty-fifth and Twenty-third wards.
6. Seventh, Nineteenth and Twenty-first wards.

reports telling of trouble in Jolo or in any first wards. Fourteenth, Fifteenth, Seventeenth and

Eighteenth wards.
8. Part of the Twenty-eighth ward.
Twenty-seventh, Sixteenth and Thirteenth

While this plan is pleasing to some of the leaders yet there are others who are not pleased with it at all. Mr. Woodruff will pleased with it at all. Mr. Woodrull will take this plan into consideration with others that will be presented to him and before a definite plan is adopted to be sent to Alany he and the leaders will exhaust every effort to decide upon a plan that will give the Republicans at least three safe Senate

districts out of the eight.
Senator Gardner, who lives in Mr. Woodruff's district, expects to receive a renomination. It is his desire, as well as that of his friends, to carve out a district that will have a large Republican majority, so as to make his reelection absolutely sure. At present there is only one absolutely sure Republican district, the Eighth, which is represented by Senator Charles Cooper. As at present constituted it comprises the Seventeenth and Eighteenth Assembly districts, three banner Republi-

Texas Democrats Bar Mexicans and Negroes From Primaries.

AUSTIN, Tex., March 9.-Attorney-General Davidson to-day gave the opinion that under the new general election law negroes and Mexicans may be excluded from participating in Democratic primaries

It doesn't hurt grape juice to dilute it with water, but it should be done by the user -not by the manufacturer.

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THE INSURANCE MEN'S PLEA.

Continued from First Page.

enforce a point made. Presidents Paul Morton, Alexander E. Orr, Charles A. Peabody and George E. Ide were the first speakers and then came the actuaries and representatives of the agents and policyholders, Mr. Woodruff announcing what subject each one would speak on.

SENATOR ARMSTRONG OPENS THE HEARING Senator Armstrong opened the hearing by saying that the committee would be glad to listen to the life insurance people. continued:

"We are glad to have a free discussion and we will be glad to have the assistance of the life insurance men in perfecting this legislation. Any radical suggestion that will be of value will be carefully entertained the committee. What we want, though facts, and arguments based on facts will listened to with the utmost attention. We want your judgment on these bills and feel we can profit by suggestions giving the maximum of information. No one need spare the recommendations of the com-We realize that this is a serious

mittee. We realize that this is a serious business and want the aid of every life insurance man, so that we can arrive at something that will be beneficial to all."

Mr. Woodruff, who was introduced as the "guide, philosopher and friend of the insurance companies and the policyholders."

outlined the procedure of the day saying outlined the procedure of the day, saying that the insurance presidents would talk first. They would be followed by a committee of the actuaries and then by representatives of the policyholders. He said that William B. Hornblower would sum up the arguments.

PAUL MORTON THE FIRST SPEAKER. President Paul Morton of the Equitable was the first speaker. He read a letter addressed to the chairman of the insurance investigating committee, outlining in de-tail the position of the insurance company officers on the Armstrong committee's recommendations. The letter says:

With the general purposes which you have in view I am in entire accord, and in the main your recommendations seem to me well adapted to accomplish those purposes. Your recommendations upon the subjects of political contributions, lobbying, publicity State supervision, the prevention of rebating and deception, the prohibition of persona profit by officers, and, indeed, most of your other recommendations, are admirable. The are, however, certain of your recommendations which seem to my associates and myself likely to seriously injure the insurance business and to defeat the very results you seek to accomplish.

Accepting your judgment that there should he a radical restriction in the scope of investments and that in future investments of life insurance companies should be practically limited to loans secured by mortgage and to corporate bonds, I offer the following suggestions, the adoption of which, in my judgment, will save policyholders a grea deal of money without violating the spirit of important existing investments of life insurance companies which come within the prohibition of the law which you propose nay conveniently be considered under three

Collateral trust bonds. Railroad stocks, and

Stocks in banks and trust companies.

The investment of the life insurance com panies of this State in securities of this char-

acter are substantially as follows: Collateral trust bonds, \$107,107,000; railroad stock, \$26,628,510; bank and trust company stocks-Mutual, \$33,374,762; Equitable, \$42.

175,155. Grand total, \$209,285,447. These investments have been made under the authority of the law heretofore existing, and it has taken many years to accumulate them. It seems to me that the companies should be allowed to retain such of these investments as are sound and do not tend o create any of the evils which the committee is seeking to remedy

COULDN'T MARKET BONDS WITHOUT LOSS. If the life insurance companies were compelled to market this very large amount o collateral trust bonds, this could only be done at a serious loss, and the society would be unable to invest the proceeds in other bonds equally well secured which would yield as high a rate of interest

The reason why these bonds could not be marketed without a loss is that the insurance companies have heretofore been among the most important purchasers of collateral trust savings banks), and the fact that insurance ompanies could purchase this class of bonds has had an influence in fixing their price If the insurance companies should be com-pelled to market their holdings they would have to be sold very largely to private investors, and the knowledge that this large amount of bonds had to be marketed within five years would materially depress the price.

I accept the conclusion of your committee hat experience has shown that insurance companies should not be permitted to control dominate financial institutions. I therefore agree that the insurance companies now control or dominate banks or rust companies should not be permitted to continue such control or domination. On the other hand, with unimportant exceptions, the investments of life insurance companies in banks and trust companies are sound and profitable investments and yield an excellent return upon the values at which they are now being carried

If the Legislature enacts a law compelling the sale of these holdings it would place the life insurance companies at the mercy of a comparatively small number of men who within certain limits, could, by gether, fix the price at which these stocks ould be marketed. Indeed, there are indications that movements of this character are already on foot.

RECOMMENDATIONS.

My recommendations with reference to xisting investments, therefore, is that life insurance companies be permitted to retain their present investments in collateral trust bonds and in railroad stocks and also their present investments in banks and trust companies, provided that in no case shall an insurance company hold over 20 per cent, of the stock of a bank or trust company.

Accepting generally your conclusion that nsurance companies should not invest in stocks of corporations and in collateral trust bonds, I submit that your restrictions might be liberalized in the following respects without danger to life insurance companies and with the result of very substantially widening the scope of investments;

Permit investments in collateral trust bonds issued by companies operating railroads. If thought wise there could be the additional restriction that the railroad company by which the bonds are issued should not have defaulted for a period of ten years in any of its interest payments. Under such a provis-ion collateral trust bonds issued by holding ompanies having no independent credit

Permit investments in preferred or guaraneed stocks of railroad companies, provided the stocks have regularly paid dividends for five years at an average rate of not less than 4 per cent. per ani.um. Provided, however, that no insurance company should thus acquire over 5 per cent, of any such stock

I am firmly convinced that it is unwise to prescribe standard forms of policies and that the insured will be better off if the companies are free to adopt their own forms of policies under fair supervision. If, however, your committee finally determine to recom standard forms of policies I advise that either postpone the adoption of standard forms of policies until the next legislative session or that you empower the Superintendent of Insurance to approve standard forms of policies.

UNWISE TO LIMIT BUSINESS.

While it seems to me that theoretically any limitation upon the amount of business which an insurance company may take in unwise. nevertheless, subject to one qualification stated below, I offer no objection to the limitation you propose, as the policy which has

been adopted by the present management of the Equitable society will in all probability keep the new business within that limit. recommend that you modify your restriction so that an insurance company in any year may take chough new business to make good the reduction suffered during the previous year by terminations, even though that

amount exceed the arbitrary limit which you propose. I think that a requirement that the contingency reserve of large companies should be but 2 per cent, of the legal reserve would be a serious menace to the safety of policyholders and that any law flying a maximum limit upon the contingency reserve is unwise. If such a law had been in force in the low security markets of 1893 and 1894 many important companies would have become insolvent

I agree that the total expenses of insurance companies should be limited to the total loading upon the premiums, and that some limitation should be placed upon the cost of securing new business. It seems to me, however, that in a number of respects the precise scheme of limitation which you propose is unworkable.

with a contingency reserve of only 2 per cent.

It seems to me that the purposes you have in view will be accomplished if, after requir ing that the aggregate expense of a company must be kept within the aggregate loading you then prescribe the maximum percentage of premiums which may be paid to agents by way of commission, salary or other compensation for securing new business.

PARTICIPATION IN SYNDICATES. A life insurance company should be permitted to take a participation in a syndicate holding securities which it is authorized to purchase. In such a case a syndicate particination would ordinarily simply be a means of purchasing the securities at the lowest price To prevent an insurance company from parcompel it to pay a higher price for its bonds than is paid by the participants in the syndi-

cates. If your committee deem such a restriction necessary it might restrict the participation of insurance companies in syndicates to syndicates holding securities which the insurance companies are authorized by law companies would be permitted by the terms of the syndicate agreement to withdraw the bonds for investment. members of financial committees of life insurance companies should be prohibited from participating in a syndicate selling securities o their company, I question your proposal that directors of life insurance companies who are not officers or members of financial committees should be prohibited from having an interest in such syndicates. MR. ORR SPEAKS

Alexander E. Orr, president of the New York Life Insurance Company, said that if the bills now before the Legislature became laws the business of his company would be cut in half. He argued that the bills should not go into effect immediately, as it would not give the companies time to get in a resident to get many with them.

to get in a position to comply with them.
He said the bills also divested the large corps of agents of opportunities to get new business by curtailing the amount of busibusiness by curtailing the amount of business any company can take in a year. He also declared that life insurance was a philanthropic work and in conclusion said:

"I trust that whatever you do in the way of legislation, and the responsibility rests with you, you will not injure this philanthropic work."

sident Peabody of the Mutual said that in three or four instances great and irreparable injustice would be done to life nsurance workers and their interests by the bills now pending, as pointed out in Mr. Morton's remarks and as would be detailed by William C. Johnson, chairman of the legislative committee of the various large underwriters' associations.

PROTEST OF SMALL COMPANIES. George E. Ide, president of the Home Life George E. Ide, president of the Home Life Insurance Company, who represented all of the smaller companies, protested against the passage of the bill containing the section which limits the amount of reserve fund carried by the companies and prohibits a contingent reserve fund. He declared that a contingent reserve fund. Hedeclared that some of the provisions of the bills would not be carried out even if they became laws.

Mr. Ide argued that the responsibility of fixing the limit of the surplus fund should be intrusted solely to the board of directors of the company.

Senator Armstrong asked how the section could be amended so as to incorporate Mr. Ide's views.

Ide's views.

"Eliminate it entirely," he replied. "Why shouldn't the New York Life carry a larger ratio of reserve than the Home Life?"

ARGUMENTS OF THE ACTUARIES. Mr. Ide was followed by Joel G. Vancise who informed the Legislature that he had been the actuary of the Equitable Life Assurance Society for thirty-nine years, and therefore he claimed to be in a position speak from actual knowledge of con-

Mr. Vancise made an earnest appeal for retention of the deferred dicy. He said it had been the popular and that there were now in existence in the United States nearly two million such

senting the committee of actuaries, continued the discussion on the matter of deferred dividend policies. He declared the danger to the insurance company was greater from distributing too much olus than from distributing too little. for luncheon.

PLEA OF THE AGENTS. William C. Johnson, the representative of the Life Underwriters' Associations of New York, has prepared a brief against Section 98 of the proposed new insurance law, which he will present to the committee. This section proposes to regulate the expenditures in obtaining new business. Mr. Johnson argues that this is an attempt to have the State take part in the detailed

management of the companies.

"It would mean," said Mr. Johnson, "the destruction of the agency organization of the companies complying with the New York Large III and the New York Large III and III are III York laws. It would deprive of an occupation and a means of livelihood thousands of citizens of this State. And it would be an injury to the policyholders as well."

THE PRUDENTIAL HEARD. R. V. Lindabury, representing the Prudential, said it was foolbardy for New York to attempt the internal management of insurance companies of other States. For insurance companies of other States. instance, he thought that the provision that no single company should issue both participating and non-participating policies ould only apply to business written in is State. He also thought that the prothis State. vision that no company could dispose of real estate except with the approval of the New York State Superintendent of Insurance should only apply to real estate located in this State.

Mr. Lindabury made some telling points Mr. Lindabury made some telling points in favor of agents. "You should not rob the agent by legislation," he said, "or compel him to accept starvation wages. Abolish the agent if you wish but if you are going to keep him don't starve him."

Emery McClintock of the Prudential said foreign insurance companies should be permitted to do business under the charters of the States under which they

cherters of the States under which they were organized. He objected strongly to the provision in relation to the reserve fund of the industrial companies. NEW YORK LIFE'S OBJECTIONS. After the dinner recess the committee reconvened at 8 P. M. Rufus W. Weeks, the actuary and vice-president of the New York Life, spoke on the standardization of policies. He thought there would be great difficulty in preparing a standard policy which would be suitable for use in interstate business throughout the country. He said the actuarial society might have prepared a standard policy for interstate use if it had been given six months in which to do it.

Chairman Armstrong interrupted to say that he thought this plan had been adopted, as no law would be placed on the statute books before June 1, and then there would be a period until next January 1 before it should go into operation and in that time modifications of the policy could be agreed upon, but now was the time to lick the form of policy into abapta.

upon, but now was the time to lick the form of policy into shape.

Mr. Weeks put in a strong plea for the deferred dividend policies and declared it his belief if the State legislated against them it would find it desirable later to return to them. He said the abolition of the deferred dividend insurance would make it impossible to write in the future any insurance on impaired risks such as is

now so much written and protects hundreds of thousands of families.

OTHER SPEAKERS. A. O. Welch, vice-president and actuary of the Phœnix company of Hartford, spoke on the question of the surrencer value of non-forfeiture policies and detailed the work of the actuaries' committee on a

rice work of the actuaries committee on a proposed standard policy.

"While sympathizing with the committee in its desire to see the expenses of life insurance companies decrease," said Mr. Welch, "I believe the proposed method of securing such result to be faulty, and that it can be attained in other ways, such as annual accounts and lightering and lightering of amounts. an be attained in other ways, such as annual accounting and limitation of amounts to be written in a more equitable manner."

E. E. Rhodes of the Mutual Benefit of Newark talked on "Loadings." He said if the committee's recommendations were adopted it would have the effect of increasing the size of premiums on most creasing the size of premiums on most forms of policies. If the law was enacted his company would feel impelled to withdraw from this State.

J. K. Gore of the Prudential company

also spoke on loadings as applied to in-dustrial insurance. He suggested that the bill be amended so that the loading provision shall not apply to the business of the industrial companies. James L. Englis, vice-president of the Ætna of Hartford, talked briefly for the companies of other States

ompanies of other States.
Joseph Ashbrook, vice-president of the
Provident Life and Trust Company of
Philadelphia declared that he could not
see how he could conduct his company
successfully under the committee's recom-

mendations as to limitations on loading renewals and surplus.

George H. Noyes of the Northwestern
Mutual Life of Milwaukee urged extreme conservatism on the committee. Insurance business had resulted in creating vested rights which were not to be ignored off hand, and if the committee's recommendations went too far his company, like others mentioned previously, would withdraw from the State.

HORNBLOWER SPEAKS FOR NEW YORK LIFE HORNBLOWER SPEAKS FOR NEW YORK LIFE. William B. Hornblower at 10:30 P. M. got the floor. He had been waiting for a chance to speak during the entire day and said his remarks would be made as a director of the New York Life. His company had unanimously decided to take a stand on the recommendations of the committee. The company had welcomed the work of the committee and were in hearty accord with the suggestions, such as accounting with the suggestions such as accounting with the siggestions, such as accounting for expenditures and for publicity. In the matter of investment his company had voluntarily adopted several years ago the plan recommended by the committee. It owned not a single share of stock in any corporation and its assets were prin-

any corporation and its assets were principally in gilt edged railroad bonds and in bonds and mortgages. If this regulation against holdings of stock were imposed on all the companies, he considered that it would be imposing a burden upon them that they would be unable to bear. The provision was too drastic to be applied at full swoop. He thought Paul Morton's suggestions at a investigation according good. tions as to investing in stocks having good dividend records were wise.

RESERVE DIVIDEND PLAN-Mr. Hornblower thought there was some thing to be said on both sides of the reserve dividend plan of business. All would dividend plan of business. All would agree that there should be an annual accounting of the reserve moneys, even if the actual disbursement be withheld for a time. Such a plan would obviate ninetenths of the objections to the system.

preventing a company maintaining a re-serve above 2 per cent. over the minimum required by law was hardly proper in view of the fact that first class gilt edged mort-gage bonds sometimes fluctuated more than 2 per cent. in very short periods. LIMITATION OF BUSINESS.

Discussing the question of limitation of business and the expenses of new business, he said he was sure that the com-panies were willing to have some limitations placed upon the expansion of business. The questions were as to methods to be followed and the time when the changes should be accomplished.

The change should not be suddenly brought about, as it would otherwise create a state of confusion and loss to all concerned. There must be a period of a least a year to permit a proper regulation of the change and to permit the agents to conform themselves to new conditions. We have had testimony from many of the smaller companies that they cannot do business under the conditions to be imposed. The net result of enacting this legislation, said Mr. Hornblower, will be that hundreds of millions of life insurance will go unwritten.

will go unwritten.

The hearing concluded at 11:20 o'clock with the comment from Sanator Armstrong that the committee had considered the objections made by Mr. Hornblower in reaching a basis for limiting the amount of insurance which may be written by the big insurance companies.

UNCONSCIOUS ON BRIDGE TRACKS. Man Must Have Fallen From Train-Has Fractured Skull and May Die.

A badly injured man was found lying on the railroad tracks of the Brooklyn Bridge last night about 100 feet from the Manhattan end of the structure. Policeman Nannery of the Bridge squad saw him lying here and called an ambulance from the Hudson street hospital. The surgeon said that the man had a fracture of the skull and of the right leg and that he would probably die. He was taken to the hospital

unconscious.

The man lay on the south track over which
the trains start for Brooklyn. It is thought
that the man fell from the train going out.

Traffic was delayed about twenty minutes while he was being taken away.

There was little in the man's clothing directly to identify him. He had a card of the Brooklyn Real Estate News of 367 Fulton street and two pawntickets issued by Newman, Fulton street, Brooklyn, to Graham, for a watch and pin. He is apparently 35 years of age, 5 feet 10 inches in height and weighs 180 pounds. There is an initial letter "B" on his underclothing.

COLER IS AMBITIOUS But He Is Not Concerning Himself With State Politics.

President Bird S. Coler of the Borough of Brooklyn made this delivery yesterday: "I am not concerning myself in any way with the State campaign. I am devoting all my time and all my energy to the work of my office as Borough President. I am ambitious, but my theory is that by doing my work well right here in Brooklyn and getting results I can get all the reputation I want. I will say this much, however, that the man who runs for Governor of that the man who runs for Governor of

New York State, representing the interests of the people as against those of privilege, whether it be Hearst or some one else, will be elected by a million yotes." be elected by a million votes. SOME BALM FOR AUTO BUYER. Browning Gets \$300 Damages on Account of His Deal With Irving Brokaw.

Instead of the \$3,200 he sued for, a jury in the Supreme Court, before Justice Giegerich; decided yesterday that \$300 would be enough for Edward W. Browning as compensation for the trouble he had with an experimental automobile that he bought from Irving Brokaw in June, 1904.
Browning paid \$2,100 to Brokaw for the machine, which he said Brokaw guaranteed as perfect and up to 60 horse-power. never developed above 30, he said, a turned out to have a cracked water jacket

and a split cylinder.

Dickinson Men Outvote Fagan Men. The Fagan and Dickinson factions in the Hudson county Republican committee had another clash last night over the report of the appeals committee unseating ten out of the twenty-nine Fagan committeemen elected at the Eleventa ward primaries and seating ten Dickinson men; also of ing a new primary in the First ward. Dicksonites' report, was adopted

of 233 for and 81 against. TO CURE A COLD IN ONE DAY Take LAXATIVE RROMO Quinine Tablets. Drug-gists refund money if it fails to cure. E. W. GROVE'S signature is on each box. 25c.—Ads.

report was adopted by a vote

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WAIT TO HEAR FROM HAMILTON NEW YORK LIFE, MEANWHILE

WON'T BEGIN SUITS. The Judge Expected to Appear Before the Fowler Committee and Tell About Trustees Who Let McCall Take Blame

Alone-Returned of His Own Free Will.

The New York Life's self-investigating committee met yesterday afternoon and issued this statement:

In view of the fact that the special comnittee has reported upon the Hamilton matter and the board of trustees of the New York Life Insurance Company has directed a suit to be begun against him, the committee does not feel that it can ask him to come before it but it has written him a letter saying that if he desires to be heard it would be very glad to give him a hearing.

The letter contained the further statement that the company had decided not to sue Hamilton until he had had an oppor tunity to be heard.

Persons close to Hamilton believe that e will avail himself of the opportunity to address the committee, unless his counsel advises him not to because of probable criminal proceedings. If Hamilton does go before the committee he will not, his friends say, make any sensational disclosures in regard to legislative payments. In his statement to the New York Life board of trustees, sworn to before the United States Consul in Paris, Hamilton declared that not a penny of the New York Life's money had been expended by him in an improper or illegal manner. To go back on that statement would brand him as a self confessed perjurer.

What Hamilton is likely to tell the Fowler closely the trustees of the company may let the committee know that there were trustees of the company who understood the general scheme of the payments o him and who allowed John A. McCall to shoulder the entire responsibility alone.

No pressure was brought to bear on No pressure was brought to bear on Hamilton by the District Attorney's office to get him to return. That was learned positively yesterday. Nor was there any other force that compelled Hamilton to come back. He came of his own free will, come back. He came of his own free will, and not a single officer of an insurance company knew that he was coming. That also was said authoritatively yesterday.

Some persons who know Hamilton well believe that his conscience impelled him to return to New York State. John A. McCall was one of the closest friends he had. He felt keenly the hunder which had. He felt keenly the burden which Mr. McCall was bearing alone, and when the news of the death of the former New York Life president reached him he was com-

pletely broken up and resolved to start for home at once. Counsel for the Fowler committee refused yesterday to say anything about the suit recommended against the McCall estate. It is understood, however, that papers in the action will soon be served. The amount of Mr. McCall's estate is not

yet known.

This statement was issued yesterday at the offices of the Mutual Reserve Life Insurance Company relative to the indictment of the two Burnhams and George D. Eldridge: There has been no wrong committed by any

officer of the Mutual Reserve, either morally or legally. An indictment is simply an official acquisation based on the presentation of one side of the case. When the matter comes to trial both sides will be heard, and we have no fear of the result. We ask suspension of judgment as a matter of simple fairness un-

DR. HAUGH GUILTY OF MURDER. Jury Finds That He Killed Family and

Fixes Penalty at Death. DAYTON, Ohio, March 9 .- Dr. Oliver C. Haugh, accused of murdering his father, mother and several other members of his family and burning the house to conceal the crime, was found guilty of murder in the first degree to-night. The jury was out two and a half hours.

There was no recommendation of mercy, which means that Haugh will be put to death in the electric chair. To Extend Terms of Congressmen and Elect

Senators by Direct Vote. WASHINGTON, March 9.—The House Committee on Elections of President, Vice-President and members of Congress has President and memoers of Congress has agreed to favorably report the Morris bill, extending the terms of members of the House to four years and providing for the election of Senators by direct vote.

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DANNEMANN.—On Thursday, March 8, 1908, Nicolaus Dannemann, age 49 years. Relatives and friends are respectfully invited to attend services, to be held at his late residence 421 Summer av., on Sunday, March 11, at FAIRCLOUGH .-- On March 9, 1906, James Fair clough, aged 34 years.
Services at the Funeral Chapel, 241 and 243 West

DIED.

23d st. (Frank E. Campbell Building), on Satur day afternoon at 1 o'clock. KELLY .- After a brief illness, on Friday, the 9th inst., William H. Kelly, Jr., in the 29th year of

his late residence, 154 East 91st st., to the Penn sylvania ferry, West 23d str. thence to Staur ion, Va., where a solemn requiem mass will be celebrated for the repose of his soul on Monday morning, March 12, at St. Francis's Church.

EAVITT.—At Stamford, Conn., on Friday, March 9, 1906, Anabel Dean, wife of Edward Leavitt. in the 54th year of her age. Notice of funeral hereafter LINDSLEY .- In New Haven, Conn., March 9, 1906.

Charles Augustus Lindsley, M. D., in

80th year of his age.

Funeral services will be at St. Thomas's Church. New Haven, Monday afternoon, 3 o'clock MARASCO.-Yesterday, after an illness of five months, Humbert Marasco, beloved son of Rocco M. Marasco Interment Calvary Cemetery Saturday, March

10, at 1 P. M. McEWAN—On March 9, Mary J., daughter of Mrs. Hannah and late Thomas McEwan, at residence, Mountain Road, West Hoboken. Funeral March 11, 2 P. M. from residence, Family request that flowers be omitted.

REID .- On March 9, Jennie Louise, wife of Archibald S. Reid and daughter of Thomas and Jane E. Jones, in her 26th year.
Funeral services from the home of her parents Renry st., Orange, N. J., on Monday March 12, at 2 P. M.

RELIGIOUS NOTICES.

FIFTH AVENUE PRESBYTERIAN CHURCH. Rev. J. ROSS STEVENSON, D. D.

Rev. GEO. H. TRULL, Assistant.
Public worship on March 11 at 11 a. m. & 4.30 p. r.
Dr. Stevenson will preach at both services.
Bible School meets at 9:30 a. m.
Wednesday Evening Service commences at 8:15.
Strangers are cordially invited.

GEORGE'S CHURCH—Stuyvesan: Square.
Rev. Hugh Birckhead, Rector, will preach
on Sunday morning next, March 11th. at
eleven o'clock
Evening Service at eight o'clock.
Special music—Gounod's "Gailla" and
"Ave Verum," by Mozart. CHURCH OF THE MESSIAH, Unitarian, 34th St., Cor. Park Av —Services 11 A. M., Rev. Robert Coliger will preach subject: "The City of God" Sunday school 10 o'clock in chapel, entranceon Park av.

LGLISE DU SAINT ESPRIT, 45 Est 27e ru Services religieux le dimanche 4 10 h. ½ du maili et éh. du soir. Rev. Wittmeyer, Recteur.